# Case 20-10476-JKS Doc 9 Filed 01/15/20 Entered 01/16/20 00:34:22 Desc Imaged Certificate of Notice Page 1 of 3

Information to ic	lentify the case:	•	
Debtor 1:	Mildred Stanley	Social Security number or ITIN: xxx-xx-4865	
	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 1/12/20	
Case number:	20-10476-JKS		

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Mildred Stanley	
2.	All other names used in the last 8 years	aka Mildred C Stanley, aka Mildred Philippe-Stanley	
3.	Address	1159–61 Myrtle Avenue Plainfield, NJ 07063	
4.	<b>Debtor's attorney</b> Name and address	Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208	Contact phone (908) 558–0100
5.	Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973–227–2840 www.magtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 1/12/20

For more information, see page 2

Debtor Mildred Stanley Case number 20–10476–JKS

#### Meeting of creditors February 11, 2020 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Office of the US Trustee, 1085 Raymond Blvd., joint case, both spouses must One Newark Center, Suite 1401, Newark, NJ The meeting may be continued or adjourned to a later attend. 07102-5504 date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/13/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/23/20 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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United States Bankruptcy Court District of New Jersey

In re: Mildred Stanley Debtor Case No. 20-10476-JKS Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 13, 2020 Form ID: 309I Total Noticed: 24

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020. db +Mildred Stanley, 1159-61 Myrtle Avenue, Plainfield, NJ 07063-1138 Cscl Dispute Team N8235-04m, Des Moines, IA 50306 3451 Hammond Ave, Waterloo, IA 50702-5300 518657420 Bobs Ds Furn, Cscl Dispute Team N8235-04m, 518657427 +Gmac Mortgage, 518657430 +Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848 518657431 +Select Portoflio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007 518657432 +Slc Stud Loan Trust, 5800 South Corporate Place, Sioux Falls, SD 57108-5027 518657433 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 518657436 +U.S. Bank N.A., Select Portfolio Servicing, c/o KML Law Group P.C., Westmont, NJ 08108-2812 216 Haddon Avenue, Ste. 406, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Andespbk@gmail.com Jan 13 2020 23:52:28 Antonio R. Espinosa, Antonio R. Espinosa, Andril & Espinosa, LLC, 534 Westfield Ave., Elizabeth, NJ 07208 +E-mail/Text: BNC@magtrustee.com Jan 13 2020 23:54:50 Marie-Ann Greenberg, tr 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550 Chapter 13 Standing Trustee, E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St., smq smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 518657418 +EDI: GMACFS.COM Jan 14 2020 04:23:00 Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901 +EDI: AMEREXPR.COM Jan 14 2020 04:23:00 518657419 P.o. Box 981537, El Paso, TX 79998-1537 Amex. +EDI: CHASE.COM Jan 14 2020 04:23:00 Po Box 15369, 518657421 Chase-pier1, Wilmington, DE 19850-5369 518657422 +EDI: CITICORP.COM Jan 14 2020 04:23:00 Po Box 6190, Sioux Falls, SD 57117-6190 518657423 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/metrostyl, Po Box 182789, Columbus, OH 43218-2789 518657424 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/newportnw, Po Box 182789, Columbus, OH 43218-2789 518657425 +EDI: WFNNB.COM Jan 14 2020 04:23:00 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789 +EDI: WFNNB.COM Jan 14 2020 04:23:00 518657426 Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120 +EDI: CHASE.COM Jan 14 2020 04:23:00 518657428 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369 518657429 +EDI: NAVIENTFKASMSERV.COM Jan 14 2020 04:23:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500 +EDI: RMSC.COM Jan 14 2020 04:23:00 Po Box 956005, 518657434 Syncb/lowes, Orlando, FL 32896-0001 518657435 +EDI: RMSC.COM Jan 14 2020 04:23:00 Po Box 965005, Orlando, FL 32896-5005 Syncb/ppc, TOTAL: 16 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2020 at the address(es) listed below:

NONE. TOTAL: 0